Certificate Number: 15317-PAM-DE-031135900

Bankruptcy Case Number: 18-01780



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>June 5, 2018</u>, at <u>9:12</u> o'clock <u>AM PDT</u>, <u>Todd R Groft</u> completed a course on personal financial management given <u>by internet</u> by <u>Access Counseling, Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: June 5, 2018 By: /s/Rose Benito

Name: Rose Benito

Title: Counselor